

**Information to identify the case:**

Debtor 1 Adriane Jean Arreola  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1540**  
EIN \_\_\_\_-\_\_\_\_\_  
Social Security number or ITIN \_\_\_\_-\_\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_\_

United States Bankruptcy Court **District of Utah**

Case number: **15-29615 KRA** Chapter 7 Petition date: 10/13/15

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Adriane Jean Arreola

1/19/16

**By the court:** Kevin R. Anderson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of Utah

In re:  
 Adriane Jean Arreola  
 Debtor

Case No. 15-29615-KRA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: mkz  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Jan 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2016.

db  
 10009833 +Adriane Jean Arreola, 1171 East 1080 South, Apt 120, Provo, UT 84606-7107  
 10009837 +Bonneville Collections, 6026 Fashion Point Dr, South Ogden, UT 84403-4851  
 10009838 +Equifax Information Services, LLC, P.O. Box 740256, Atlanta, GA 30374-0256  
 10009840 +Experian, P.O. Box 9701, Allen, TX 75013-9701  
 10009840 +Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610  
 10009846 #+Liberty Acquisitions Servicing, 7100 W. 44th Ave. Suite 109, Wheat Ridge, CO 80033-4701  
 10009849 +Nevada West Financial, P.O. Box 94703, Las Vegas, NV 89193-4703  
 10009851 +Ryan Bolander, P.O. Box 17210, Golden, CO 80402-6020  
 10009854 TransUnion Consumer Solutions, P.O. Box 2000, Chester, PA 19022-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10009834 +Fax: 602-659-2196 Jan 20 2016 01:16:19 Chex Systems, Attn: Customer Relations,  
 7805 Hudson Rd Ste. 100, Woodbury, MN 55125-1703  
 10009835 +EDI: WFNNB.COM Jan 20 2016 00:43:00 Comenity Bank/Lnbryant, 4590 E Broad St,  
 Columbus, OH 43213-1301  
 10009836 +EDI: CONVERGENT.COM Jan 20 2016 00:43:00 Convergent Outsourcing, 800 Sw 39th St,  
 Renton, WA 98057-4975  
 10009839 +E-mail/Text: bankruptcy@expressrecovery.com Jan 20 2016 00:56:25 Express Recovery Svcs,  
 2790 S Decker Lake Dr, Salt Lake City, UT 84119-2057  
 10009841 +EDI: HFC.COM Jan 20 2016 00:43:00 Hsbc Bank, PO Box 9, Buffalo, NY 14240-0009  
 10009842 +EDI: IIC9.COM Jan 20 2016 00:43:00 Ic Systems Inc, PO Box 64378,  
 Saint Paul, MN 55164-0378  
 10009843 EDI: IRS.COM Jan 20 2016 00:43:00 Internal Revenue Service,  
 Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346  
 10009844 +EDI: RMSC.COM Jan 20 2016 00:43:00 JC Penney, PO BOX 960090, Orlando, FL 32896-0090  
 10009845 +E-mail/Text: bureauknight@yahoo.com Jan 20 2016 00:56:20 Knight Adjustment Bure,  
 404 E 4500 S Ste A34, Murray, UT 84107-2710  
 10009847 +E-mail/Text: wendy@mountainlandcollections.com Jan 20 2016 00:56:50  
 Mountainland Collections, PO Box 1280, American Fork, UT 84003-6280  
 10009848 +E-mail/Text: bkclerk@north-american-recovery.com Jan 20 2016 00:56:34 N.A.R. Inc,  
 1600 W 2200 S Ste 410, West Valley City, UT 84119-7240  
 10009850 +EDI: PRA.COM Jan 20 2016 00:43:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,  
 Norfolk, VA 23502-4962  
 10009852 +EDI: RMSC.COM Jan 20 2016 00:43:00 Synccb/Care Credit, 950 Forrer Blvd,  
 Kettering, OH 45420-1469  
 10009853 +EDI: RMSC.COM Jan 20 2016 00:43:00 Synccb/JCP, PO Box 965007, Orlando, FL 32896-5007  
 10011096 EDI: RECOVERYCORP.COM Jan 20 2016 00:43:00 Tosh, Inc. dba Check City,  
 Care of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 10009855 EDI: UTAHTAXCOMM.COM Jan 20 2016 00:43:00 Utah State Tax Commission,  
 Attn: Bankruptcy Unit, 210 N 1950 W, Salt Lake City, UT 84134-3340  
 10009856 +EDI: WESTASSET.COM Jan 20 2016 00:43:00 West Asset Management, 2703 N Highway 75,  
 Sherman, TX 75090-2567

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 21, 2016

Signature: /s/Joseph Speetjens

District/off: 1088-2

User: mkz  
Form ID: 318

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Jan 19, 2016

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2016 at the address(es) listed below:

Andrew T Curtis on behalf of Debtor Adriane Jean Arreola atc@lincolnlaw.com,  
lincolnlaw.orem.atc@gmail.com,ecf.ut.t6@sitekitmail.com,ecf.ut.t7@sitekitmail.com,  
ecf.ut.t8@sitekitmail.com,ecf.ut.t9@sitekitmail.com,ecf.ut.t10@sitekitmail.com  
Kenneth A. Rushton tr KRus8416@aol.com, UT01@ecfcbis.com  
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3